

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In re: : Chapter 7
Harold R. Griffith, :
Debtor. : Bankruptcy No. 19-15638-MDC

ORDER

AND NOW, on October 30, 2019, Harold R. Griffith (the “Debtor”) caused to be filed a reaffirmation agreement with creditor Members 1st Federal Credit Union (the “Reaffirmation Agreement”).¹

AND, the Debtor was represented by an attorney during the course of negotiating the Reaffirmation Agreement.

AND, the attorney filed a Certification that the Debtor was counseled in accordance with 11 U.S.C. §524(c)(3).

AND, the Debtor acknowledged in writing receipt of the disclosures described in 11 U.S.C. §524(k) at or before the time at which the Debtor signed the Reaffirmation Agreement.

AND, there is no material difference between the income and expenses disclosed by the Debtor pursuant to 11 U.S.C. §524(k)(6)(A) and the income and expenses stated on Schedules I and J.

AND, because the creditor is a credit union as defined in section 19(b)(1)(A)(iv) of the Federal Reserve Act, any inquiry into the presumption of undue hardship pursuant to 11 U.S.C. §524(m) is not applicable.

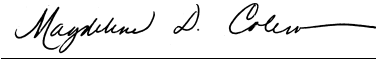
It is hereby **ORDERED** and **DETERMINED** that:

1. No reaffirmation hearing is necessary. 11 U.S.C. §§524(d) & (m).
2. Court approval of the Reaffirmation Agreement is unnecessary. 11 U.S.C. §524(c)(6)(A) (requiring court approval of Reaffirmation Agreement only upon certain conditions); 11 U.S.C.

¹ Bankr. Docket No. 14.

§524(m)(2) (presumption of undue hardship does not apply to agreements where the creditor is a credit union).

Dated: November 19, 2019



MAGDELINE D. COLEMAN
CHIEF U.S. BANKRUPTCY JUDGE

Mitchell A. Sommers, Esquire
Mitchell A. Sommers, Esquire P.C.
107 West Main Street
Ephrata, PA 17522

Christine C. Shubert, Esquire
821 Wesley Avenue
Ocean City, NJ 08226

United States Trustee
Custom House
200 Chestnut Street, Suite 502
Philadelphia, PA 19106-2912